

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Gregory Bertino
 Debtor

Case No. 17-17461-jkf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlv
 Form ID: 309I

Page 1 of 2
 Total Noticed: 38

Date Rcvd: Dec 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2017.

db +Gregory Bertino, 572 Jefferson Avenue, Langhorne, PA 19047-5338
 tr +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,
 Reading, PA 19606-0410
 14011954 BANK OF AMERICA, PO BOX 15312, Wilmington DE 19850-5312
 14020062 +BUCKS COUNTY TAX CLAIM BUREAU, 55 E. COURT STREET, Doylestown PA 18901-4318
 14011965 +Barry Rogers, 1211 Deer Run Road, Ottsville PA 18942-1525
 14011966 +Beach Haven Condo Ass'n, P.O. Box 57, Atlantic City NJ 08404-0057
 14011968 +Charles Sylvester, 600 Old street Rd., Apt. D 12, Feasterville Trevose PA 19053-7718
 14011956 +Delaware Title Loans, Inc., 111 Naamans Road, Claymont DE 19703-2713
 14011971 +Eastburn and Gray, PC, 60 East Court Street, PO Box 1389, Doylestown PA 18901-0137
 14011972 +Hill Wallack, 777 Township Line Road #250, Morrisville PA 19067-5565
 14023875 +Hill Wallack LLP, 777 Township Line Rd, Suite 250, Yardley, PA 19067-5565
 14011973 +Kristin Januszewski, 19 Quaint Road, Levittown PA 19057-2008
 14011974 +Lower Southampton Township, 1500 Desire Avenue, Feasterville Trevose PA 19053-4496
 14011975 MACY'S, P. O. Box 9001094, Louisville KY 40290-1094
 14011996 Mercer Bucks Cardiology at LPS, P. O. Box 824865, Philadelphia PA 19182-4865
 14011997 +Michael A. Meleta, 1045 Fawn Drive, Southampton PA 18966-4310
 14011962 PA Dept. of Revenue, Bureau of Compliance, Dept. 280946, Harrisburg PA 17128-8946
 14012001 Trustees UPHS HUP Patient, PO Box 824336, Philadelphia PA 19182-4336
 14017257 U.S. Bank National Association, et. al., Wells Fargo Bank, N.A.,
 Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
 14012002 +William Bertino, 142 Liberty Drive, Bensalem PA 19020-3118
 14012003 +Yury Steingart, 16 Windmill Dr, Southampton PA 18966-2329

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jadelstein@adelsteinkaliner.com Dec 15 2017 01:23:43 JON M. ADELSTEIN,
 Penn's Court, 350 South Main Street, Suite 105, Doylestown, PA 18901
 smg E-mail/Text: bankruptcy@phila.gov Dec 15 2017 01:24:24 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 15 2017 01:23:55
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 15 2017 01:24:20 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Dec 15 2017 01:24:12 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14011963 EDI: AIS.COM Dec 15 2017 01:13:00 American InfoSource LP as agent for,
 T Mobile/T-Mobile USA Inc, P. O. Box 248848, Oklahoma City OK 73124-8848
 14011964 EDI: AIS.COM Dec 15 2017 01:13:00 American InfoSource LP as agent for, Verizon,
 P. O. Box 248848, Oklahoma City OK 73124-8848
 14011955 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 15 2017 01:24:22
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Boulevard, 5th Floor,
 Miami FL 33146-1837
 14011967 EDI: CAPITALONE.COM Dec 15 2017 01:13:00 Capital One Bank (USA) N.A., P. O. Box 71083,
 Charlotte NC 28272-1083
 14011960 +E-mail/Text: bankruptcy@phila.gov Dec 15 2017 01:24:24
 City of Philadelphia, Law Department Tax, Unit, Municipal Services Building,
 1401 John F. Kennedy Blvd, 5th Floor, Philadelphia PA 19102-1617
 14011970 +EDI: TSYS2.COM Dec 15 2017 01:13:00 Department Stores National Bank for, Bloomingdales,
 Bankruptcy Processing, P. O. Box 8053, Mason OH 45040-8053
 14011957 EDI: FORD.COM Dec 15 2017 01:13:00 Ford Motor Credit, Box 220564,
 Pittsburgh PA 15257-2564
 14011961 EDI: IRS.COM Dec 15 2017 01:13:00 IRS, PO Box 7346, Philadelphia PA 19101-7346
 14011998 +E-mail/Text: bankruptcygroup@peco-energy.com Dec 15 2017 01:23:51 PECO Energy Company,
 Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia PA 19103-1380
 14009999 +E-mail/Text: equiles@philapark.org Dec 15 2017 01:24:42 Philadelphia Parking Authority,
 701 Market Street Suite 5400, Philadelphia, PA 19106-2895
 14012707 EDI: AIS.COM Dec 15 2017 01:13:00 T Mobile/T-Mobile USA Inc,
 by American InfoSource LP as agent, PO Box 248848, Oklahoma City, OK 73124-8848
 14011959 +EDI: WFFC.COM Dec 15 2017 01:13:00 U.S. Bank, National Association, Trustee,
 C/O America's Servicing Company, Payment Processing, MACX2302-04C, 1 Home Campus,
 Des Moines IA 50328-0001

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14012000 Susan Manise
 aty* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,
 Reading, PA 19606-0410

District/off: 0313-2

User: dlw
Form ID: 309I

Page 2 of 2
Total Noticed: 38

Date Rcvd: Dec 14, 2017

14011958 ##+Ocwen, P.O. Box6440, Carol Stream IL 60197-6440

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2017 at the address(es) listed below:

CHRISTOPHER R. MOMJIAN on behalf of Creditor Commonwealth of Pennsylvania, Department of
Revenue crmomjian@attorneygeneral.gov
FREDERICK L. REIGLE ecfmil@fredreiglechl3.com, ecf_frpa@trusteel3.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmil@fredreiglechl3.com,
ecf_frpa@trusteel3.com
JON M. ADELSTEIN on behalf of Debtor Gregory Bertino jadelstein@adelsteinkaliner.com,
jsbamford@adelsteinkaliner.com
MARIO J. HANYON on behalf of Creditor U.S. Bank National Association, As Trustee For et al.
paeb@fedpne.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:			
Debtor 1	Gregory Bertino		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	17-17461-jkf		
	Social Security number or ITIN	xxx-xx-1484	
	EIN	-- --	
	Social Security number or ITIN	-- --	
	EIN	-- --	
	Date case filed for chapter	13 11/2/17	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Gregory Bertino	
2. All other names used in the last 8 years		
3. Address	572 Jefferson Avenue Langhorne, PA 19047	
4. Debtor's attorney Name and address	JON M. ADELSTEIN Penn's Court 350 South Main Street Suite 105 Doylestown, PA 18901	Contact phone (215) 230-4250 Email: jadelstein@adelsteinkaliner.com
5. Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: ecfmail@fredreigle13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office --- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office --- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 12/14/17

For more information, see page 2

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 3/13/18

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 4/12/18

Filing deadline: 5/1/18

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of 500.00 per month for 60 months. **The hearing on confirmation will be held on: 2/22/18 at 9:30 AM Location: Courtroom #3 – 900 Market Street, Philadelphia, PA 19107**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.